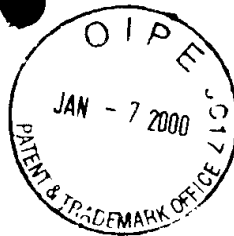


169.1469



PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

#5 IDS
marsh
4/27/00

In re Application of:)
SEPPO REINO KERONEN ET AL.) : Examiner: Not Yet Assigned
Application No.: 09/414,558 / : Group Art Unit: 2876
Filed: October 8, 1999) :
For: A USER PROGRAMMABLE) :
SMART CARD INTERFACE) :
SYSTEM) : January 6, 2000

Assistant Commissioner for Patents
Washington, D.C. 20231

JAN 10 2000

INFORMATION DISCLOSURE STATEMENT

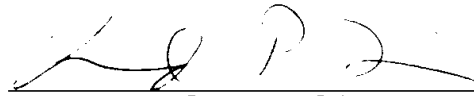
Sir:

In compliance with the duty of disclosure under 37 C.F.R. § 1.56 and in accordance with the practice under 37 C.F.R. §§ 1.97 and 1.98, the Examiner's attention is directed to the document listed on the enclosed Form PTO-1449. A copy of the listed document is also enclosed.

It is respectfully requested that the above information be considered by the Examiner and that a copy of the enclosed Form PTO-1449 be returned indicating that such information has been considered.

Applicants' undersigned attorney may be reached in
our New York office by telephone at (212) 218-2100. All
correspondence should continue to be directed to our address
given below.

Respectfully submitted,



Attorney for Applicants

Registration No. 28 290

FITZPATRICK, CELLA, HARPER & SCINTO
30 Rockefeller Plaza
New York, New York 10112-3801
Facsimile: (212) 218-2200